

Main Schemes Promoted by Central Bank



Scheme	Details	Eligibility	Loan Amount	Rate of Interest	Processing Charges	Security	Repayments	Service Charges	Margin	Additional details
CENT - BUSINESS GOLD LOAN	For business needs only.	Existing as well as New Customer. Individual (18 years to 60 years), Proprietorship and Partnership, engaged in Business activities.	Minimum: Rs.10,000/- Maximum: Rs.20,00,000/-	Rs.10000 and up to Rs.10 lac: MCLR + 0.50% Above Rs.10 lac and up to Rs.20 lac: MCLR + 1.00%	Nil up-to Rs.5.00 Lac. Loan Rs.5.00Lac to Rs.20Lac: Rs.250/- per lac or part thereof.	Primary Security : Pledge of gold coins (specially minted and sold by Banks)/Gold ornaments and Jewellery of 22 as well as 24 Karats purity The Gold ornaments should be hall marked.	Repayment in case of Term Loan : 12-36 Months. Repayment in case of Overdraft or Cash Credit : On demand and renewable on yearly basis.			Nil
CENT - CONSTRUCTION EQUIPMENT FINANCE SCHEME (CEEF)	For financing New Machinery/Equipment/Vehicles for construction activities	Firms/Companies (including Contractors) engaged in construction activity.	Maximum Rs.5.00Crore.	Up-to Rs.1Crore (Term Loan up-to one year): Up-to Rs.10.00Lac: MCLR + 0.50%. Above Rs.10.00Lac to Rs.100Lac: MCLR + 1.00%. Above Rs.1Crore: Based on Customer Credit Rating. For Loan Tenor Premium will	Nil up-to Rs.5.00Lac. Rs.200/-per lac (maximum Rs.1Lac) above Rs.5.00Lac.	Primary- Hypothecation of machinery/ equipment/ vehicles financed by the Bank Collateral-25% of the loan amount by way of mortgage of property/ land & building/ Liquid security.	Loan is to be repaid in Maximum 60 equated monthly instalments (EMIs), commencing from next month of first disbursement.		25% of the cost of Machinery/Equipment/Vehicles	Nil

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				be: 1 year to 3 years is 0.25% & 3 years to 5 years is 0.50%.						
CENT - CONTRACT OR	To provide financial support to contractors of good reputation engaged in works on Behalf of Central Government Department/ State Government Department/ PWD/ Public Sector undertakings/ and reputed Private Sector Organizations having category of	Civil Contractors/ Construction Contractor. Sub Contractors executing works on behalf of main contractors who have been allotted works by Main Contractors	Maximum Loan: Rs.5 crore	Up to Rs.10 lac @ MCLR+0.50%, Above Rs.10 lac Up to Rs.1 crore @ MCLR+1.00 and above Rs.1 crore (Rating CBI-1 to CBI-4 @ MCLR+2.00% and CBI-5 and above @ CBI+2.50% to CBI+4.00%)	1.00% of loan amount with maximum Rs.2,00,000/-	Primary Security: Hypothecation of all types of Construction Raw Materials/ Plant & Machinery and consumable stores. Hypothecation of Book Debts. However, DP should be allowed against receivables not older than 90 days. Collateral Security: Up to Rs.1.00 crore: Equitable mortgage of immovable property having 100% of the limit sanctioned. (FB+NFB) OR CGTMSE coverage where no collateral or third party Guarantee is to be	12 months in case of CC/OD and Maximum 5 years in case of TL			Nil

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	B+ rating and above.					taken Above Rs.1 crore and up to Rs.5 crore: Equitable Mortgage of immovable property having market value not less than 150% of limit sanctioned (FB+NFB).				
CENT - DOCTOR	* Purchase of equipment, setting up of Clinic, X-ray Lab, Pathological Laboratory, Nursing Home, Poly Clinics etc., Clinic-cum-Residence, expansion/renovation/modernization of existing premises. * Purchase of Vehicles,	* Individuals/Partnership/Companies/Trusts. * Applicants/Promoters should have recognized qualification in any branch of medical science like MBBS/BAMS/BD S/BHMS or any recognized degree in Physiotherapy/Radiology etc. and should have	* Minimum - Rs.100,000/- * Maximum-Maximum: Rs.5,00,00,000/- * Rural / Semi-Urban areas -Max . Rs 50.00 lakh * Working Capital limit of up to Rs. 5 lakh may be considered,			* Primary - Hypothecation of assets acquired out of bank finance. EM of property in case of construction of building. * Collateral - No guarantee /collateral for loans up to Rs.100.00 lakh, which are to be covered under CGTMSE Guarantee only. For loans above Rs.100.00 lakh, collateral up to at			* 25% against the construction of Nursing Home / Clinic. * 15% against equipment.	Nil

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	Ambulance, and Computer etc. for medical practitioner. * Working Capital requirement including stock of medicine/disposables	minimum practical experience required to establish Hospital/Nursing Home/Clinic. * In case Individual, he/she should be a qualified and registered medical practitioner and should have minimum practical experience required to establish Hospital/Nursing Home/Clinic. * Partnership: Out of total partners at least 50% should be qualified and registered medical	if required within overall limit of Rs.50.00 lakh * Urban / Metro Areas - Max . Rs.500.00 lakh * Working Capital Limit of up to Rs.10 lakh may be considered, if required, within the overall limit of Rs.500.00 lakh.			Least 50% of the loan amount to be taken.				

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		practitioners. * Company: At least 50% of the promoter/directors should be qualified and registered medical practitioners * Trusts: Trusts should be registered and having power to borrow. At least one of the trustees should be qualified medical professional and Registered Medical Practitioner.								

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CENT - FOOD PROCESSING PLUS	Working Capital Finance/Term Loan/Non Fund Based Limit for Micro, Small and Medium Enterprises	Dal Mills, Flour Mills, Suji Mills, Oil Mills, Rice Mills and other Food and Agro Processing unit.	Need Based	<p>* For Fund Based Working Capital and Term Loan up-to Rs.100Lac = MCLR+0.50%</p> <p>* Loan above Rs.100 lac: ROI will depend upon extent of collateral security.</p> <p>i. Where the collateral security coverage is more than 100%: MCLR + 50 Bps.(Irrespective of Rating)</p> <p>ii. Where the collateral security coverage is between 75% to 100%, the following rates are to be</p>		<p>* Loan Limit Up to Rs.1 crore: Collateral Security by way of EM of immovable property having 50% of the limit sanctioned</p> <p>OR</p> <p>* CGTMSE Coverage Loan Limit above Rs.1 crore: Collateral Security by way of EM of immovable property having market value not less than 50% of the limit sanctioned</p>	one year for Working Capital and 7 years for Term Loan		20%	Asset Coverage Ratio: 1.33 (In case of account with CGTMSE coverage it will be 1.25)

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				<p>charged: Interest will be in the range of @10.75% to 12.00% based on rating iii. Where the collateral security coverage is between 50% to 75%, Interest will be in the range of @11.25% to 12.50% based on rating * Tenor premium for Term Loan up-to 3 years: 0.25% & above 3 years: 0.50%.</p>						

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CENT - KALYANI	To encourage Women Entrepreneurs to start new project or expand / modernise the existing unit. To meet capital expenditure (Plant & Machinery /Equipments etc). & To meet day to day expenditure and Term Loan Fund Based Working capital Facility - Overdraft/ Cash Credit Non Fund Based Working Capital -	New as well as Existing Women entrepreneurs for her Micro / Small enterprise (as defined under MSME Act- 2006) .i.e engaged in manufacturing and service activity for eg. Handloom weaving Handicraft, Food- Processing, Garment making etc. etc. Professionals & Self employed women - Doctors, Chartered Accountants, and Engineers or trained in Art or Craft etc. Health /Beauty clinics/Dieticians/ Fashion	Maximum Rs. 100 Lacs .	Concession in Rate of interest - Loan up to Rs. 10 Lacs - MCLR + 0.25% Loan above Rs. 10 Lacs and up to Rs.100 Lacs - MCLR + 0.50% Additional Interest concession of 0.25% if account is rated by external agency.		PRIMARY SECURITY: Charge on stock/Receivables/ Plant & Machinery , Equipments and all other unencumbered assets acquired for business . COLLATERAL SECURITY: No Collateral Security as Advance is covered by Guarantee cover of CGTMSE CGTMSE COVERAGE: Guarantee cover of CGTMSE .(CGTMSE Fee for the first year to be paid by the bank)			20%	Nil

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	Letter of Credit /Letter Of Guarantee etc	Designing Beauty Parlors .Small Business-Small lunch/canteen, mobile restaurant, circulating library/ tailoring /Day Creaches for children ,Tailoring, Typing / STD/ Zerox booth etc.Transport Operators- Three wheeler /Four wheeler . (Retail Trade/ Education and training Institute/ Self Help Group not eligible)								

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Cent Mortgage	To meet any sort of Personal or Business needs, but not for any speculative purpose / real estate activity / capital market activity.	Loan against mortgage of immovable property located in Metro / Urban / Semi Urban/Rural Centres. Individuals including staff, singly or jointly, Traders, Businessmen, Professionals or self employed persons, proprietary firms, partnership firms (excluding Traders or partnership firms where HUF is a partner), companies (excluding NBFCs) and NRIs (with co-borrower locally i.e. with Resident	* Minimum : Rs.1 lakh * Maximum: Rs.100.00 lakh for property located in rural area and Rs.1000.00 lakh for property located in other areas.	MCLR +3.50 % (10.25+3.50=13.75%)	* Term Loan: 0.50 % of loan amount, maximum Rs.20,000/- * Overdraft : 0.50 % of loan amount, maximum Rs.10,000/- sanction and maximum Rs.2,000/- per renewal.	EM of non-encumbered residential house /flat, commercial or industrial property situated in metro/urban/ semi urban/rural centers only in the name and possession of the borrower either self-occupied or vacant or partially rented out/leased out. The value of property should be equal to 200% of the loan amount.	Loan is to be repaid in Maximum 120 equated monthly installments (EMIs), commencing from next month of disbursement. Repayment of EMIs through ECS mandate/ Post dated cheques.	Nil		Nil

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		Indian who is blood relative of the NRI borrower as co-borrower), having known and regular source of minimum monthly income of Rs.10,000/- or more and not engaged in real estate/speculative activity /capital market activity.								
CENT - TRADE	Normally Overdraft. However, on request of the borrower, Term Loan can be considered depending upon repaying capacity and cash flow of the borrower.	All types of Traders including Retailers / Distributors / Commission Agents / Arthiyas/Dealers of major companies etc	Maximum Rs.500.00 lakhs per borrower	MCLR + 3.00% (10.25+3.00=13.25%)	.Up to Rs.25,000/- : Rs.100 per proposal .> Rs.25,000/- up to Rs.2 lakh: Rs300/- per proposal. .> Rs.2 lakh : 0.5 % of the limit (maximum Rs.50,000/-for TL & Rs.20,000/-	Equitable Mortgage (under sole charge to the Bank) of residential house / flat, commercial or industrial property, non-agricultural boundarised & well demarcated plot in the name and possession of the borrower. For loan up to Rs.20.00 lakh the		Nil		Nil

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					<p>for OD at the time of sanction. Renewal charges @0.10 % of limit, max.Rs.5000/</p>	<p>market value of the property should be at least 150 % of loan amount and Realisable Value should be minimum 120% of the loan amount. For loan above Rs.20.00 lakh, the market value of the property should be at least 200% of the limit and Realisable Value should be minimum 150%. The property in the name of spouse / blood relative can be taken as security subject to their joining as co-borrower or guarantor, for financing to individuals, proprietorship and partnership firms. Property in the name</p>				

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						<p>of the Company or its Director/s can be accepted as security for financing to Company with personal guarantee of the owner Director of the property. Liquid security in lieu of property, irrespective of loan amount, may be obtained in the form of</p> <ul style="list-style-type: none"> i NSC with accrued value (inclusive of interest) to the extent of 125 % of loan amount (i.e. margin 20%) ii Time Deposit of Bank including accrued interest / Surrender Value of LIP-to the extent of 112% of loan amount.(margin 10%) iii Securities viz. 				

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						<p>Bonds issued by Govt./Banks with to the extent of minimum 133% of loan amount (margin of 25%) can be accepted as per Bank's Loan Policy. Liquid Security as above can be in the names as applicable for immovable property as mentioned above. The security offered can also be a combination of immovable property and/or any/more of the liquid security with margin as mentioned above.</p>				

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CENT-WAREHOUSE RECEIPT		<ul style="list-style-type: none"> Existing/New customers: Individual Farmers (including SHGs/JLGs/Corporates including Farmers' producer companies of Individual Farmers/Partnership Firms and Cooperatives of Farmers directly engaged in Agricultural and allied activities. Arthias/Commission Agents, Traders. Food and Agro based processing units. 	<ul style="list-style-type: none"> Need Based. 	<ul style="list-style-type: none"> As per prevailing Rate of Interest for the scheme. For Agriculture loans up to Rs.10lac- Interest subvention is also available against Negotiable WHR for a further period of 6 months from the due date of repayment of crop loan fixed by the branch or one year from the availment of loan whichever is earlier to small & marginal farmers having KCC. 	<ul style="list-style-type: none"> 35% on Market Price/Value as per Warehouse Receipt or 20% on Minimum Support Price whichever is lower. 	<ul style="list-style-type: none"> Primary Security: Pledge of Warehouse Receipt. Collateral Security: In case WHR is issued by CWC, SWC and Collateral Managers having tie-up arrangement with bank – NIL. In other cases, as per guidelines in WHR scheme. 		Nil	35% on Market Price/Value as per Warehouse Receipt or 20% on Minimum Support Price whichever is lower	Nil

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CENT - WEAVER CREDIT CARD	Aims to providing adequate and timely assistance from the Banking institutions to the Weavers to meet their credit requirements.	<ul style="list-style-type: none"> All Weavers and Ancillary Workers involved in weaving activities (including new borrowers who are otherwise eligible for credit facilities for carrying out the proposed activities under any of the existing Banks Schemes). Preference would be given to Weavers identified under the Third Census of Handloom weavers conducted by Development Commissioner (Handlooms), Ministry of Textiles as well as to weavers 	Maximum Rs.2.00Lac (Term Loan and Working Capital).	<ul style="list-style-type: none"> Base Rate + 0.50% For Term Loan above 1 year ROI = ROI as applicable to Working Capital + tenor premium (1year to 3years is 0.25%) 		<ul style="list-style-type: none"> Primary Security : Hypothecation of Asset financed. Collateral Security : No collateral security. Loan will be covered under CGTMSE. 		Nil	Up to Rs.250 00/-: No Margin , Above Rs.250 00/-: 20%.	Nil

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		<p>identified by the State Governments.</p> <ul style="list-style-type: none"> •Thrust in financing would be on clusters of weavers and ancillary workers who have joined to form Primary Weavers Co-operative Societies/Self Help Groups (SHGs)/Consortia /Producer Companies/Joint Liability Groups (JLGs). 								

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CENT - LAGHU UDHYAMI CREDIT CARD	Working Capital Limit in the form of Cash Credit/Overdraft	<ul style="list-style-type: none"> Individuals engaged in activities (manufacturing and services) coming under definition of MSMED Act 2006. Availing working capital credit limits for past 3 years with satisfactory dealings. 	Rs.10 lac	BR+0.50%	NIL for Priority Sector	No Collateral Security. Necessarily to covered under CGTMSE.			20%	Borrower has to bear the guarantee fee